

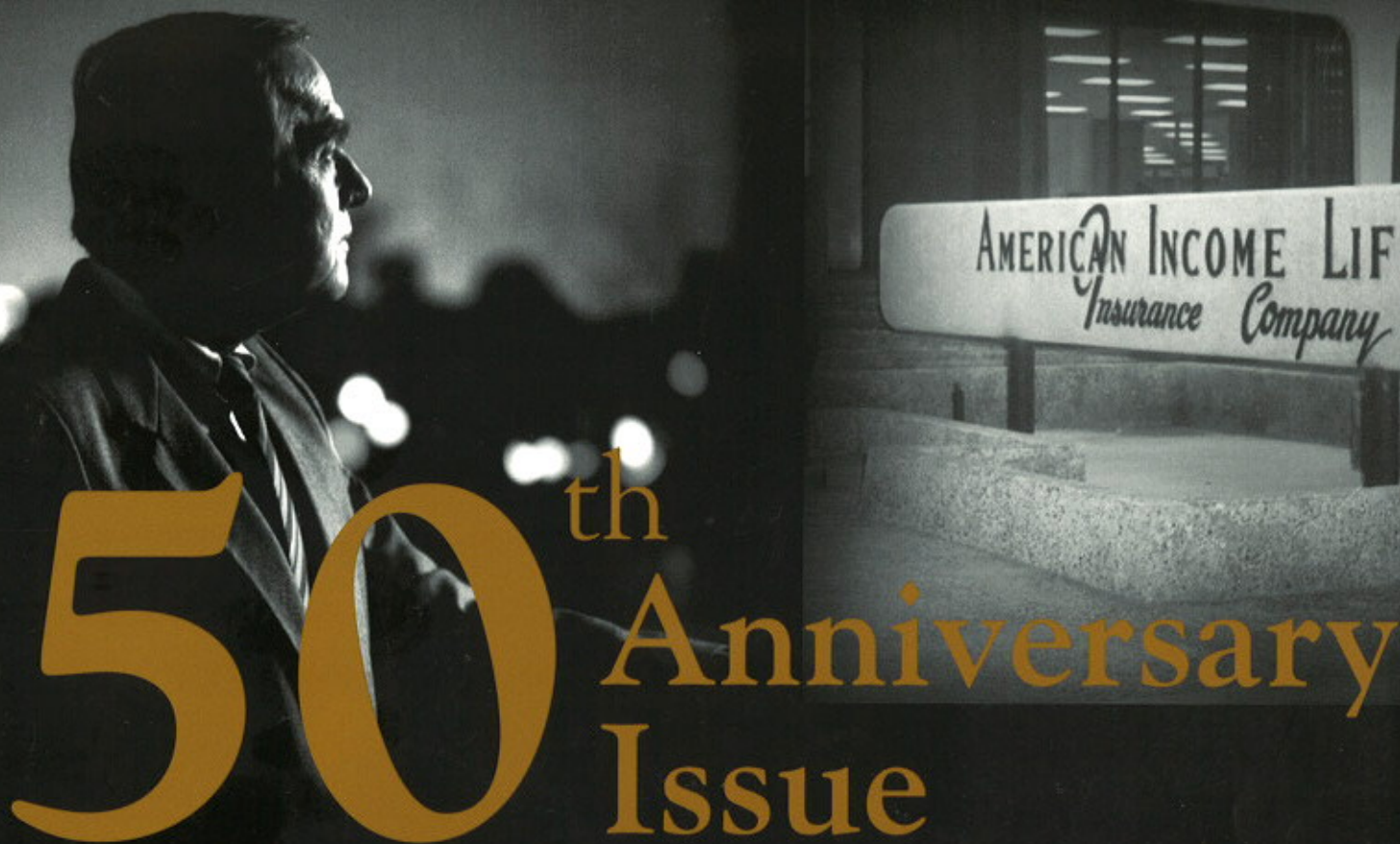


Celebrating 50 Years of Success

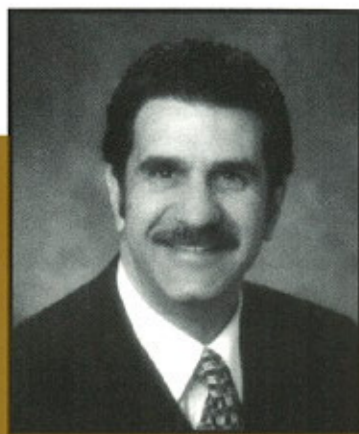
SPOTLIGHT

American Income Life Monthly Magazine

March 2001 • www.aillife.com



You Ain't Seen Nothing Yet!



from the desk of
Roger Smith
Executive Vice President,
Director of Agencies

Milestones

Imagine you are a long-distance runner and today is the day of the big race. You have trained and prepared for this day for what seems like an eternity. As you eagerly await the starting shot, you plan your strategy and your timing. In your mind you go over the mileposts and you set your time limit for reaching those points. The gun is fired and you are off — you pass the first milemarker, the second, the third — and with each passing check point you are edging that much closer to your final destination. When you cross the finish line, you turn looking back from the direction you have come, and a strong sense of accomplishment washes over you. This is when you realize that you would have never reached your goal had you not first reached each individual **milestone**.

Milestones are important, and not just for the long distance runner. For many of us it is the benchmark situations in our lives that prompt the celebrations of our success, and the same can be said for us at AIL.

At American Income, both as producers, managers, PR reps and as team players, it is the **milestones** we accomplish that give us cause for recognition, and thus determine our future course of action. And at the year's end, when we glance back, we realize that indeed it is those small achievements that produce results.

Now that our 50th Anniversary is upon us, it is hard not to stop for a moment and look back on the successes that have gotten AIL where it is today. Whether that landmark was Bernard Rapoport borrowing the \$25,000 to buy American Income, or Herbert Kleeman of Miami, Florida receiving his award as a Top Producer at the 1961 Convention...or if it was securing a license to sell in New York, or when Dan Zeoli, Rob Colley, Ryan Whitley, Tyrone Conard and Ed Orell recently signed their SGA contracts...whatever the case, these have all been marked on our road to success.

As we celebrate our 50th year we have even bigger goals on our horizon — \$60 million. And we are well on our way. How do I know this, you may ask? I know this by the achievements we have made and the records we have broken since the beginning of the year — and it is only the first quarter! February was an outstanding month; we brought in \$4,606,000, our biggest February in our 50 year history. We have also passed the 1,400 mark in recruiting — another first for AIL. We are on a roll and if we work hard to continually build our sales each month, we could surpass \$60 million before the year is out.

Let's continue our momentum and maybe five years from now when we look back on what we have accomplished, we can say that \$60 million was just the first milestone on our way to \$100 million.

Continuing the legacy, carrying the torch.

"The past is the present, isn't it? It is the future too."

— Eugene O'Neill

Dates to Remember

April 23-27 (Monday-Friday), 2001
American Income's 50th Annual Convention aboard Royal Caribbean's Nordic Empress.

April 27 (Friday), 2001
Business must be received in Waco to count for April production.

May 17-19 (Thursday-Saturday), 2001
SGA meeting in Lake Tahoe, Nevada.

May 30 (Wednesday), 2001
Business must be received in Waco to count for May production.

June 7-9 (Thursday-Saturday), 2001
Leadership Development Seminar in Waco.

Company Quality Averages

To be eligible for bonuses and in order to be featured in *Spotlight*, Top Producers must have one point above the Company's Quality Averages for both Persistency and Net to Gross.

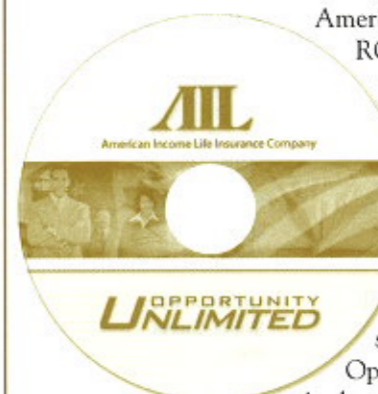
— March

Net to Gross: 75%
Persistency: 72.60%

Note: These figures will be used as the minimum qualification requirements for all bonuses. Only net to gross is used during the first eight months from Agent's hire date.

Hot Off The Presses

AIL Introduces Its New Recruiting CD-ROM



American Income's recruiting CD-ROM is now available! If you are searching for a tool to charge up your recruiting efforts, then look no further. This tool gives you another avenue when talking to potential new Agents. The CD presents the AIL opportunity with video narrative, and interactive screens. It also explains what Opportunity Unlimited is all about.

And to prove that great things can come in small packages you get your choice of a full size or mini CD. You can order your CD's through Agency Supply.

2001 Incentive Program

Last month 94 Agents qualified for the 2001 Incentive Program. The prizes included a 50th Anniversary mini *Mag Lite* flashlight and an afghan blanket. Check Page 11 in this issue of *Spotlight* to see if you qualified to win a 50th Anniversary stainless steel mug or stadium chair. Stay tuned for more qualifiers and more exciting prizes in upcoming issues of *Spotlight*. Next month you could win a 50th Anniversary coaster set or cooler bag.

Founder's Club Outstanding Producers

February

Agent	SGA	Times Qualified	Total Net ALP	N/G*	Persistency
Timothy Cruise	Scott Smith	7	\$63,623	77	77.12

*Percentage of net to gross

Founder's Club Outstanding PR Representatives

February

Agent	SGA	Times Qualified	Number Of Cards
Debbie Enstedt	Rick Altig	3	18,760

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You Ain't Seen Nothing Yet

Promoted To Supervising Agent

Temitope Ajayi Jatoff-Foti California	John Akers Christopher Lafond Nebraska	Bradley Allen Surace-Surace Ohio	Hamidreza Bassir Marc Zipper Florida	Richard Becker Eric Giglione New Jersey
Timothy Bednarek Scott Smith Illinois	Michael Bukoski Marc Zipper Florida	Jenna Gaul Rick Allig Washington	Kyle Hales William Jennings Utah	Lonnie Hillman David Hausman Georgia
Michele Jackson Cohen-Hartman Nevada	Charles Jones Marc Zipper Florida	Carla Nollinger Surace-Surace Pennsylvania	Robert Porter Billy Faulkner Virginia	Adam Roberts Ali Shahrak North Carolina
Robert M. Smith Rick Allig Washington	Cordi Stokes Surace-Surace Ohio	John Titterington Eric Giglione New Jersey	Keith Vedral Eric Giglione New Jersey	Matthew Vierling Richard Neal Tennessee
John Wisner William Jennings Utah				

Promoted To General Agent

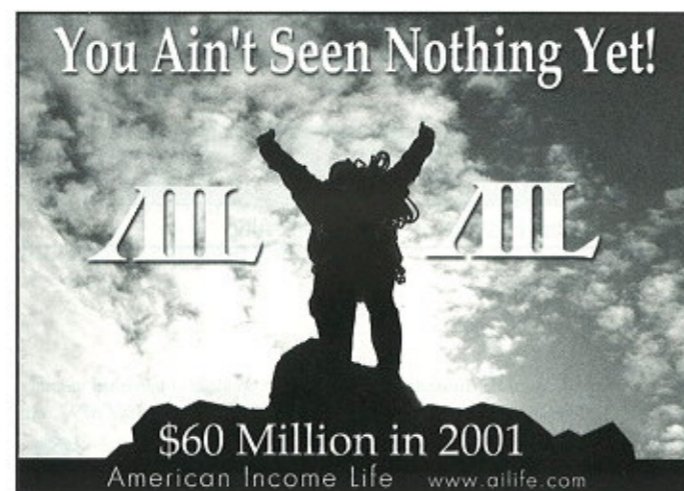
Terrence Banks Surace-Surace Ohio	Dean Beaucauge Larry Geneser Missouri	David Clites William Jennings Colorado	James Dattilo Marc Zipper Florida	Pamela Drury Hancock-Boles Kentucky
Charles Hall Cohen-Hartman Arizona	Robert Hall Marc Zipper Florida	Matt Henderson Marc Zipper Florida	Carrie Hickfang Marc Morton Ohio	Olaf Johnson Marc Morton West Virginia
Mark Lund Scott Smith Illinois	Kelly Mack Marc Zipper Florida	John Martineau Marc Zipper Florida	Stacey Reese Rick Allig Minnesota	Jose Sanchez Scott Smith Illinois
Tracy Schubert Dennis Ishler Pennsylvania	Todd Stearman Michael Busico California	David Turner Lloyd Fitzgerald Texas	Michael Wehrly Rick Allig Idaho	Robert Zuccalmaglio Kevin Khadivian Massachusetts











Promoted To Master General Agent

Patrick Coughlin Rick Allig Oregon	✓ Ladislav Lesanek Ali Shahrak North Carolina	✓ Christian Novacek Marc Zipper Florida	✓ James Peate Marc Zipper Florida	✓ Vance Rountree Marc Zipper Florida
✓ John William Marc Zipper Florida				

The mark we need to hit in 2001 is \$60 million. And as I look forward to this new year, I am both excited and filled with anticipation. I can't wait to celebrate your personal victories, and I can't wait to take this Company to a new level. But, most of all I can't wait to win.

— Roger Smith



	1. Eddie Norman Downer's Grove, IL		2. Jason Jansma Downer's Grove, IL
	3. James Dattilo Jacksonville, FL		4. Roland Parker Ft. Lauderdale, FL
	5. Timothy Cruise Downer's Grove, IL		6. Alex Chen Walnut Creek, CA
	7. Bill Wade Cincinnati, OH		8. Dennis Mahone St. Louis, MO
	9. Demario Cooper St. Louis, MO		10. Marlon Underwood Downer's Grove, IL

Top Individual Producers — February

All Time Record to Beat					
★ Thomas Glenn		Net ALP	Year	Month	
		\$35,153	2000	Dec.	
Name	Net ALP	Pers	N/G*	MGA	SGA
1. Eddie Norman	\$18,155		93	Eddie Norman	Scott Smith
2. Jason Jansma	17,716		100	Michael Knapick	Scott Smith
3. James Dattilo	16,622	75.12	84	George Vrban	Marc Zipper
4. Roland Parker	16,278	83.23	79	Roland Parker	Tom Williams
5. Timothy Cruise	15,686	77.12	77	Robert Olson	Scott Smith
6. Alex Chen	15,417	91.82	84	Alex Chen	Jatoft-Foti
7. Bill Wade	15,354		96	Jack Seitz	Hancock-Boles
8. Dennis Mahone	15,108		78	Michael O'Rourke	Larry Geneser
9. Demario Cooper	14,928		98	Yaroslav Bitman	Larry Geneser
10. Marlon Underwood	14,865		81	Paul Lund	Scott Smith
11. Damon Hartley	14,624		84	Yaroslav Bitman	Larry Geneser
12. Darrell Ballard	14,604	88.97	89	Doreen Ryan-Foti	Jatoft-Foti
13. Brian Traboulay	14,106	87.44	90	Brian Traboulay	Rick Altig
14. Isaac Doherty	13,976		93	Dan Phillips	William Jennings
15. Peter Bardeson	13,558		100	Danny VanHouten	Joe Manone
16. Linda Kluever	13,540		99	Michael Knapick	Scott Smith
17. David Wang	12,711		100	Eric Nichols	Scott Smith
18. Tony Patralski	12,513		98	Michael O'Rourke	Larry Geneser
19. Temitope Ajayi	12,507		87	Steve Foti	Jatoft-Foti
20. Claudia Ortega	12,128		96	David Iriye	David Cohen
21. Dan Phillips	12,126		89	Dan Phillips	William Jennings
22. Gleb Ostrovsky	12,124	73.93	85		Justin A. Jones
23. Gregg Furer	11,810		83	Paul Hardy	Rick Altig
24. Andrea Czekaj	11,784		100	Todd Hollman	Lisa D'Amico
25. Michael Bukoski	11,725		89	Vance Rountree	Marc Zipper
26. Richard Sauer	11,615		81	Stephen Liberto	Eric Giglione
27. Paul Anderson	11,565	86.05	81	Vlad Basov	Larry Geneser
28. Lawrence Hauck	11,087	76.47	86	Lawrence Hauck	Steve Friedlander
29. Eric Jackson	11,034		88	Yaroslav Bitman	Larry Geneser
30. Herman Libman	11,005	86.44	86	Herman Libman	Lisa D'Amico
31. Carlos Cantu	10,779		97	Steve Foti	Jatoft-Foti
32. Dale Cheney	10,771	83.46	78		Altig-Martyn
33. Lakisha Brown	10,632		89	Doreen Ryan-Foti	Jatoft-Foti
34. Shawn Callaghan	10,372		100	Steven Lee	Rick Altig
35. Ramin Maghsoud	10,367	80.04	86		Larry Kudlacek
36. Edward Couture	10,352		96	Dennis Sullivan	Guy Rouelle
37. Jason Dickson	10,329		83	Todd Hollman	Lisa D'Amico
38. Robert Aks	10,292	82.58	76	Vlad Basov	Larry Geneser
39. Chris Howard	10,235		97		Kevin Pawlowski
40. David Cipoletti	10,228		91	Todd Hollman	Lisa D'Amico
41. Roland Fletcher	10,188		81	Yaroslav Bitman	Larry Geneser
42. Carey Gibson	10,116		100		Joshua Chalom
43. Carl Martorana	10,110		99	John Huber	Eric Giglione
44. Lamar Daniels	10,108		94	Gary Williams	Rick Altig
45. John Titterington	10,000		80	David Brister	Eric Giglione
46. Matthew Fair	9,969	80.18	81		Zeidner-Cowan
47. Timothy Clark	9,965	75.56	78	Eric Schott	Surace-Surace
48. Fernando Duran	9,842	74.38	77	Mike Horning	Scott Smith
49. Raymond Lau	9,749	85.75	78	Roger Fung	Rick Altig
50. Fetuliai Lavea	9,642		100		Steve Friedlander

*Percentage of net to gross

Top Individual Producers — YTD

All Time Record to Beat					
★ Timothy Cruise		Net ALP	Year		
		\$242,696	2000		
Name	Net ALP	Pers	N/G*	MGA	SGA
1. Marlon Underwood	\$41,513		81	Paul Lund	Scott Smith
2. James Dattilo	35,131	75.12	84	George Vrban	Marc Zipper
3. Eddie Norman	32,530		93	Eddie Norman	Scott Smith
4. Timothy Cruise	30,353	77.12	77	Robert Olson	Scott Smith
5. Roland Parker	30,020	83.23	79	Roland Parker	Tom Williams
6. Alex Chen	26,688	91.82	84	Alex Chen	Jatoft-Foti
7. Carlos Cantu	25,198		97	Steve Foti	Jatoft-Foti
8. Gleb Ostrovsky	24,043	73.93	85		Justin A. Jones
9. Paul Anderson	23,301	86.05	81	Vlad Basov	Larry Geneser
10. Carla Miller	22,279	85.89	81		Christopher Lafond
11. Temitope Ajayi	22,059		87	Steve Foti	Jatoft-Foti
12. Larry Smith	21,721		96	Yaroslav Bitman	Larry Geneser
13. Marisol Portillo-Mata	21,238	75.78	82	Lee Conti	David Cohen
14. Claudia Ortega	21,216		96	David Iriye	David Cohen
15. Moctar Ndiaye	21,031		77	John William	Marc Zipper
16. Michael Bukoski	20,949		89	Vance Rountree	Marc Zipper
17. Eric Jackson	20,857		88	Yaroslav Bitman	Larry Geneser
18. Matt Henderson	20,717		85	Vance Rountree	Marc Zipper
19. Al-Karim Walji	20,306	87.11	77	Steven Lee	Rick Altig
20. Donald Spence	19,579	81.49	77		Ramin Kouladji
21. David Thornton	19,558	94.24	96	Erik Graham	David Cohen
22. Robert Aks	19,393	82.58	76	Vlad Basov	Larry Geneser
23. Rick Choptuik	19,367	78.86	82	Rick Choptuik	Rick Altig
24. Darrell Ballard	19,074	88.97	89	Doreen Ryan-Foti	Jatoft-Foti
25. Brian Traboulay	18,728	87.44	90	Brian Traboulay	Rick Altig
26. Gary Selesky	18,208		85	Michael Knapick	Scott Smith
27. Lakisha Brown	18,184		89	Doreen Ryan-Foti	Jatoft-Foti
28. Edward Couture	18,116		96	Dennis Sullivan	Guy Rouelle
29. Timothy Clark	18,076	75.56	78	Eric Schott	Surace-Surace
30. Richard Sauer	17,999		81	Stephen Liberto	Eric Giglione
31. Bill Wade	17,976		96	Jack Seitz	Hancock-Boles
32. Carrie Howard	17,831		88	Yaroslav Bitman	Larry Geneser
33. Jason Jansma	17,716		100	Michael Knapick	Scott Smith
34. Martin Roedl	17,715		84	Michael O'Rourke	Larry Geneser
35. Linda Kluever	17,689		99	Michael Knapick	Scott Smith
36. Dale Cheney	17,637	83.46	78		Altig-Martyn
37. Damon Hartley	17,613		84	Yaroslav Bitman	Larry Geneser
38. Herman Libman	17,562	86.44	86	Herman Libman	Lisa D'Amico
39. Peter Novellino	17,441	78.19	79	Jeffory Churchfield	Rick Altig
40. Samuel Santiago	17,172		92	Paul Lund	Scott Smith
41. Isaac Doherty	17,142		93	Dan Phillips	William Jennings
42. Jinzhou Zhao	17,142	87.18	91	Wilbur Smith	Rick Altig
43. Dan Phillips	17,051		89	Dan Phillips	William Jennings
44. Andrew Fike	17,004	80.33	86	Thomas Foley	David Hausman
45. Francisco Perez	16,984	83.37	86	Stephen Liberto	Eric Giglione
46. Wesley Bangs	16,982	78.76	83	Wendell Bangs	Rick Altig
47. Sanita Tuufuli	16,908		90	James Isip	David Cohen
48. Dean Beaucage	16,897		85	Michael O'Rourke	Larry Geneser
49. Elena O'Brien	16,832		92	David Brister	Eric Giglione
50. Steven Jakubczak	16,778	77.72	87	Michael Knapick	Scott Smith

*Percentage of net to gross

World's Greatest BONUS

750+

Agent	SGA
Alex Chen	Jatoft-Foti
Timothy Cruise	Scott Smith
James Dattilo	Marc Zipper
Jason Jansma	Scott Smith
Dennis Mahone	Larry Geneser
Eddie Norman	Scott Smith
Roland Parker	Tom Williams
Bill Wade	Hancock-Boles

600+

Agent	SGA
Temitope Ajayi	Jatoft-Foti
Darrell Ballard	Jatoft-Foti
Peter Bardeson	Joseph Manone
Demario Cooper	Larry Geneser
Isaac Doherty	Bill Jennings
Damon Hartley	Larry Geneser
Linda Kluever	Scott Smith
Claudia Ortega	David Cohen
Gleb Ostrovsky	Justin A. Jones
Tony Patralski	Larry Geneser
Dan Phillips	Bill Jennings

Brian Traboulay	Rick Altig
Marlon Underwood	Scott Smith
David Wang	Scott Smith

500+

Agent	SGA
Robert Aks	Larry Geneser
Paul Anderson	Larry Geneser
Lakisha Brown	Jatoft-Foti
Michael Bukoski	Marc Zipper
Shawn Callaghan	Rick Altig
Carlos Cantu	Jatoft-Foti
Dale Cheney	Altig-Martyn
Edward Couture	Guy Rouelle
Andrea Czekaj	Lisa D'Amico
Lamar Daniels	Rick Altig
Jason Dickson	Lisa D'Amico
Roland Fletcher	Larry Geneser
Gregg Furer	Rick Altig
Carey Gibson	Joshua Chalom
Lawrence Hauck	Steve Friedlander
Chris Howard	Kevin Pawlowski
Eric Jackson	Larry Geneser
Ramin Maghsoud	Larry Kudlacek

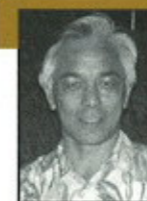
Carl Martorana	Eric Giglione
Richard Sauer	Eric Giglione
John Titterington	Eric Giglione

400+

Agent	SGA
Douglas Alpe	Richard Neal
Rajeev Arora	Rick Altig
Ralph Baisden	Marc Morton
Dean Beaucage	Larry Geneser
Kimberly Childress	Rick Altig
Rick Choptuik	Rick Altig
Timothy Clark	Surace-Surace
Fernando Duran	Scott Smith
Matthew Fair	Zeidner-Cowan
Sam Hartleroad	Hancock-Boles
Raymond Lau	Rick Altig
Fetuliai Lavea	Steve Friedlander
Herman Libman	Lisa D'Amico
Carla Miller	Chris LaFond
Michael Perkins	Jatoft-Foti
Robert Supon	Dan Zeoli
David Thornton	David Cohen
Al-Karim Walji	Rick Altig



1. Jason Dickson
Bridgeville, PA



2. Charles Joe
Auckland, NZ



3. Richard Sauer
Edison, NJ

February Production

All Time Record to Beat

Month: \$43,409 1st Yr. Gino Tanzif

All Time Record to Beat

Month: \$50,606 Net ALP Chad Roehrs

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Jason Dickson	\$24,755	\$35,084		96	4		Lisa D'Amico
2. Charles Joe	16,552	21,884		100	3		Steve Friedlander
3. Richard Sauer	13,826	26,348		96	3	Stephen Liberto	Eric Giglione
4. Martin Roedl	13,228	21,201		94	2	Michael O'Rourke	Larry Geneser
5. Steven Diccio	11,270	12,627		89	3		Kevin Khadivian

All Time Record to Beat

YTD: \$142,726 1st Yr. Vladimir Opra

All Time Record to Beat

YTD: \$237,992 Net ALP Vladimir Opra

YTD Production

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Jason Dickson	\$27,301	\$44,467		96	4		Lisa D'Amico
2. Richard Sauer	24,785	44,713		96	3	Stephen Liberto	Eric Giglione
3. Charles Joe	22,576	31,773		100	3		Steve Friedlander
4. Steven Diccio	17,098	17,775		89	3		Kevin Khadivian
5. Martin Roedl	16,219	28,206		94	2	Michael O'Rourke	Larry Geneser

Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have one First Year Agent coded and meet all production requirements.

Top General Agents



1. Alan Becker
St. Louis, MO



2. Scott Geisel
Bridgeville, PA



3. Steven Jakubczak
Downer's Grove, IL



4. Michael Thomas
Oklahoma City, OK



5. Chad Roehrs
St. Louis, MO

All Time Record to Beat

Month: \$66,880 1st Yr. Alan Becker

All Time Record to Beat

Month: \$103,854 Net ALP Don Foti

February Production

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Alan Becker	\$66,880	\$70,870	81.16	80	8	Yaroslav Bitman	Larry Geneser
2. Scott Geisel	39,008	45,396		94	7	Todd Hollman	Lisa D'Amico
3. Steven Jakubczak	29,551	38,330	78.12	83	4	Michael Knapick	Scott Smith
4. Michael Thomas	29,398	36,992		82	7	Ocie Roy	Robert Smith
5. Chad Roehrs	28,391	28,970		87	8	Yaroslav Bitman	Larry Geneser
6. Gary Selesky	28,134	37,997		88	3	Michael Knapick	Scott Smith
7. Scott Baker	20,690	24,395	77.64	86	6	Hancock-Boles	
8. Rudi Camenzind	19,309	25,271	88.45	89	6	Erik Graham	David Cohen
9. William Burdey	17,644	25,034		98	6	David Brister	Eric Giglione
10. Mathew Hart	16,768	17,861		84	8	Gary Bleier	

All Time Record to Beat

YTD: \$395,699 1st Yr. James Peate

All Time Record to Beat

YTD: \$864,620 Net ALP

YTD Production

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Alan Becker	\$113,253	\$124,229	81.16	80	8	Yaroslav Bitman	Larry Geneser
2. Chad Roehrs	90,953	92,804		87	8	Yaroslav Bitman	Larry Geneser
3. Steven Jakubczak	52,662	68,997	78.12	83	4	Michael Knapick	Scott Smith
4. Scott Geisel	49,585	58,192		94	7	Todd Hollman	Lisa D'Amico
5. Steven Polederos	47,802	60,958	82.84	79	3	Zeidner-Cowan	
6. Michael Thomas	46,925	62,867		82	7	Ocie Roy	Robert Smith
7. Mathew Hart	40,288	43,623		84	8	Gary Bleier	
8. Gary Selesky	40,106	59,015		88	3	Michael Knapick	Scott Smith
9. Francisco Perez	31,791	44,069	76.89	83	2	Stephen Liberto	Eric Giglione
10. Scott Baker	29,209	37,774	77.64	86	6	Hancock-Boles	

General Agent selection guidelines for recognition in the Spotlight are as follows: Must have two First Year Agents coded and meet all production requirements.

Contest



2001 Incentive Program

Promoting 50 Years Of Excellence

This year is American Income's 50th Anniversary, and in recognition of this milestone we have implemented an incentive program. This program is designed to recognize Top Personal Producers and P.R. Representatives with a monthly contest. There are two prize categories, a high level and a low level, and winners are determined based on each Producer's highest level of production.

February Qualifiers

Personal Producers

All Personal Producers who write \$8,000 of Net ALP, with one point above the Company's current Quality Averages, will win the low level prize, a 50th Anniversary stainless steel mug. The winners are as follows:

Shawn Callaghan	David Thornton	Carmin Fusco	Eugene Neider
Rick Choptuik	Sanita Tuufuli	Carl Martorana	Ralph Baisden
Al-Karim Walji	Carmel Woldu	Elena O'Brien	Carrie Hickfang
Rajeev Arora	David Cipoletti	Francisco Perez	Douglas Alpe
Wesley Bangs	Andrea Czekaj	Richard Sauer	Chris Howard
Kimberly Childress	Jason Dickson	John Titterington	Edward Couture
Patrick Coughlin	Herman Libman	James Schneider	William Smith
Lamar Daniels	Jay Feggins	Sam Hartleroad	Terry Butler
Steve Fujitani	Lawrence Hauck	Robert Supon	Kevin Canup
Gregg Furer	Fetuliai Lavea	William Elensky	Fernando Duran
Rob Hay	Peter Nikolov	Neil Zeigler	Steven Jakubczak
Raymond Lau	Robert Aks	Lakisha Brown	Glen Mixdorf
Doron Yaniv	Paul Anderson	Carlos Cantu	Gary Selesky
Jinzhou Zhao	Dean Beaucage	Mark Gagliardi	Timothy Clark
Dale Cheney	William Beckerle	Michael Perkins	Bertram Feldman
Todd Stearman	Roland Fletcher	Ramin Maghsoud	Matthew Fair
Carey Gibson	Eric Jackson	John Akers	Lorenzo Ramsey
Lorena Barriere	Bryan Kirkpatrick	Carla Miller	Michael Bukoski
John Franklin	Larry Smith	Jeffrey Szmanda	Moctar Ndiaye

All Personal Producers who write \$12,000 of Net ALP, with one point above the Company's current Quality Averages, will win the high level prize, a 50th Anniversary stadium chair. The winners are as follows:

Brian Traboulay	Bill Wade	Gleb Ostrovsky	Marlon Underwood
Claudia Ortega	Temitope Ajayi	Peter Bardeson	David Wang
DeMario Cooper	Darrell Ballard	Timothy Cruise	Roland Parker
Damon Hartley	Alex Chen	Jason Jansma	James Dattilo
Dennis Mahone	Isaac Doherty	Linda Kluever	
Tony Patralski	Dan Phillips	Eddie Norman	

P.R. Representatives

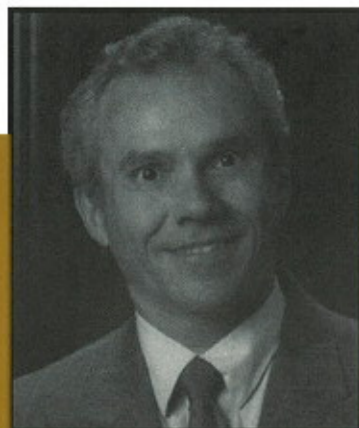
All P.R. Representatives who submit two Original TG contracts, with a minimum combined membership of 500 members, will win the low level prize, a 50th Anniversary stainless steel mug. The winners are as follows:

Sandra Johnson	Joseph Ward	Gilbert Sciacqua	Mary Sandoval
Patti Morgan	Ayanna Prendergast	Becky Cutler	Darrell Dorey

All P.R. Representatives who submit three Original TG contracts, with a minimum combined membership of 1,000 members, will win the high level prize, a 50th Anniversary stadium chair. The winners are as follows:

Eric Schoenhals	Frances Yennie	Robin Andrade	Kent Levine
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Next Month You Could Win A 50th Anniversary Coaster Set or Cooler Bag!



from the desk of
Mark McAndrew

Chairman & Chief Executive
Officer American Income Life
Insurance Company

50 Years Of Opportunity Unlimited

Fifty years ago this month Bernard Rapoport, using borrowed funds bought controlling interest in the small Indianapolis, Indiana insurance company known as American Income Life. And it was at that time that Bernard changed the shape of American Income's destiny.

Bernard had big plans for AIL when he began running things in 1951, but it wasn't until 1964 that AIL found its little corner of the insurance market. Bernard and AIL have always been supportive of union men and women and have made the Company a success by offering supplemental policies in the union market. Bernard has an uncanny ability to see the potential in everyone and everything, and he utilized this ability to build American Income into a top performing union insurance company.

Currently AIL is licensed in 50 states, the District of Columbia, Canada, Puerto Rico and New Zealand, and is ranked among the Top 100 Individual Life Insurance Companies in the Country.

Today more than ever, *Opportunity Unlimited* is abound at American Income Life. The insurance industry has been featured in many newspapers, magazines and journals, and all have promoted the industry as *one-to-watch* for 2001. This has provided a unique opportunity for all insurance companies, but at American Income this opportunity has the potential to be that much brighter.

At AIL we are in a position not only to take advantage of the superior market conditions that currently exist, but we are in a position for expansion and growth. While expansion and growth can come in many shapes and sizes, recruiting a larger field force is by far the most important factor in growing and expanding. The more Agents we have in the field, the more recognition we will get, the more ground we can cover and the higher our individual earning potential becomes.

AIL has been moving in a positive direction for the last two years. Our Inforce Premium increased from \$278.2 million in 1999 to \$293.1 million in 2000. The field force went from 1,198 Agents in 1999 to 1,352 by the end of 2000. And life sales rose from \$48.8 million in 1999 to \$52.2 million in 2000.

It is important to realize that although it took Bernard and the AIL team 50 years to get us where we are, there is still potential for a bigger and brighter future. It is also important that we continue to build on the momentum we have going, set high goals, and strive to meet and exceed those goals.

Roger Smith has set a goal of \$60 million, but with the potential facing each and every one of you \$60 million could easily turn into \$70, \$80 — or even \$100 million. It is very possible to take what we have accomplished in 50 years and double it over the next five. There is really no reason why we can't see this happen. It is our time to take full advantage of our individual *Opportunity Unlimited* and our entire Company's *Opportunity Unlimited*. Let's not become so fixated on a goal that we miss the full potential that is lying before us. So set your goals, but vow to go above and beyond just reaching that goal.

This month American Income celebrates its 50th Anniversary. Fifty years is a major milestone by many companies' standards and for AIL let's make sure this major milestone is that much sweeter!

Mark S. McAndrew

"A moment's insight
is sometimes worth a
life's experience."

— Oliver Wendell Holmes

Taking A Walk Down Memory Lane —

Forecast: MARCH '59
WACO WILL GAIN A NEW NEIGHBOR IN THE MOST BREATH-TAKING MOVING JOB OF THIS CITY'S BUSINESS HISTORY.

Income Life Shows Gain of 70 Per Cent
American Income Life Insurance Co. has shown a 70 per cent gain in its business volume in the first three months of the year.

Rapoport gets OK from Senate panel
Bernard Rapoport's nomination to the UT board of regents has cleared its first hurdle.

ACHIEVERS
Bernard and Audrey Rapoport of Waco were chosen "Achievers of the Year" on Texas National Society of the Fine Arts.

INSPIRED LEADERSHIP—PLUS SUPERB PRODUCTS HAVE BROUGHT HONOR TO AMERICAN INCOME LIFE INSURANCE COMPANY

AMERICAN INCOME LIFE Insurance Company

MONETARY DONATIONS

AIL

- Donated \$10,000 to the Empire State College Fund.
- Donated \$3,000 to the Communications Workers of America Lupus Foundation.
- Donated \$2,000 to the Communications Workers of America Hadassah Medical Organization.
- Donated \$5,000 to the National Association of Fire Fighters IAFF Burn Foundation for the Mark Russell Pre-Inaugural Show and Reception.
- Donated \$5,000 to the Heat & Frost Insulators & Asbestos Workers for Senator Pete Williams' Reception Committee.
- Donated \$2,500 to the OP & CMIA International Apprenticeship Contest Committee.
- Donated \$5,000 to the Bakery, Confectionery, Tobacco Workers and Grain Millers International Union.

David Cohen Agency

- Donated \$700 to the Citrus Belt Bowling Association for their annual bowling tournament.

Mark Hancock Agency

- Donated \$150 to the Indianapolis chapter of the A. Philip Randolph Institute for their annual dinner.

Total
\$33,550

OTHER INVOLVEMENT

Robert Smith Agency

- Contributed to the Central Oklahoma Labor Council U.S. Savings Bonds Poster Contest.
- Donated a signed University of Oklahoma basketball for a silent auction at the Magic Empire Credit Union League.
- Donated a University of Oklahoma Commemorative Football to Tinker Federal Credit Union to help raise money for the Children's Miracle Network.
- Renee Graff participated in the Central Oklahoma AFL-CIO community forum.

- Distributed leaflets on behalf of the UFCW's Awareness Campaign regarding WAL-MART.
- Renee Graff was named OPEIU 277 delegate for the Central Oklahoma AFL-CIO Labor Council.
- Renee Graff was named Secretary of Correspondence for the Oklahoma chapter of the Coalition of Labor Union Women.

"Much of Bernard Rapoport's legacy is in the compassion he had for the working men and women of our society. It is that type of compassion and caring I'm going to make sure we continue."

— Roger Smith

MGA Monthly Bonus Program



65 Percent and 70 Percent Contracts

For more information on the MGA Bonus Program go to www.ailife.com

February Bonus Qualifiers

Yaroslav Bitman \$9,444	Todd Hollman \$4,842	Eric Nichols \$2,119	John William \$1,273
Michael Knapick \$7,915	Lee Conti \$4,561	John W. West \$2,108	Tony Sutton \$1,245
Michael O'Rourke \$6,723	Paul Lund \$4,124	Danny VanHouten \$2,034	Christian Novacek \$626
David Iriye \$6,426	Dennis Sullivan \$3,059	Steven Lee \$2,017	Derril Bailey \$607
Doreen Ryan-Foti \$5,811	John Huber \$2,776	Jeffrey Dinocento \$1,690	Robert Olson \$471
David Brister \$5,267	Scott Sonnenberg \$2,740	James Isip \$1,686	
Stephen Liberto \$5,067	Stephen Ross \$2,292	Erik Graham \$1,539	
Vance Rountree \$4,956	Rick Choptuik \$2,168	Ocie Roy \$1,474	

Total \$97,060



1. Yaroslav Bitman
St. Louis, MO



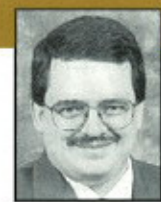
2. Michael Knapick
Downer's Grove, IL



3. David Iriye
Los Angeles, CA



4. Paul Lund
Downer's Grove, IL



5. Michael O'Rourke
St. Louis, MO



6. Stephen Liberto
Edison, NJ



7. Ocie Roy
Oklahoma City, OK



8. Todd Hollman
Bridgeville, PA



9. Vance Rountree
Altamonte Springs, FL



10. David Brister
Edison, NJ

February Production

All Time Record to Beat
Month: \$190,463 1st Yr. Ed Orell

All Time Record to Beat
Month: \$236,811 Net ALP Ed Orell

Name	1st Yr. Agent	Net ALP	Pers	NG	#1st Yr. Agents	SGA
1. Yaroslav Bitman	\$95,850	\$99,543	82.38	81	17	Larry Geneser
2. Michael Knapick	75,709	96,124	74.17	78	12	Scott Smith
3. David Iriye	57,108	57,572		92	14	David Cohen
4. Paul Lund	57,052	58,897	78.51	84	11	Scott Smith
5. Michael O'Rourke	56,145	63,917		96	10	Larry Geneser
6. Stephen Liberto	50,000	85,306	73.77	81	10	Eric Giglione
7. Ocie Roy	47,601	51,814		83	12	Robert Smith
8. Todd Hollman	47,573	58,958	75.66	82	8	Lisa D'Amico
9. Vance Rountree	43,161	49,060		95	7	Marc Zipper
10. David Brister	40,726	62,019	76.94	77	4	Eric Giglione
11. Lee Conti	38,623	60,808	74.78	85	10	David Cohen
12. John West	35,890	46,710	78.82	83	10	Marc Morton
13. Doreen Ryan-Foti	35,079	87,975	79.28	77	11	Jatoft-Foti
14. Erik Graham	29,717	71,958	83.92	86	11	David Cohen
15. Steven Lee	29,432	45,139	82.22	85	6	Rick Altig
16. Scott Sonnenberg	28,314	40,031		96	7	Larry Geneser
17. James Isip	27,965	51,364	77.50	85	11	David Cohen
18. Stephen Ross	27,425	38,412	84.73	92	7	Steve Friedlander
19. Gay Deitch	26,085	30,660	76.08	81	5	Dennis Ishler
20. Jeffrey Dinocento	25,284	46,586	76.69	76	8	Eric Giglione

YTD Production

All Time Record to Beat
YTD: \$1,409,138 1st Yr. Ed Orell

All Time Record to Beat
YTD: \$2,046,700 Net ALP Ed Orell

Name	1st Yr. Agent	Net ALP	Pers	NG	#1st Yr. Agents	SGA
1. Yaroslav Bitman	\$206,058	\$215,354	82.38	81	17	Larry Geneser
2. Paul Lund	144,786	148,627	78.51	84	11	Scott Smith
3. Michael Knapick	126,298	168,015	74.17	78	12	Scott Smith
4. David Iriye	99,950	101,067		92	14	David Cohen
5. Stephen Liberto	96,623	164,054	73.77	81	10	Eric Giglione
6. David Brister	91,375	139,976	76.94	77	4	Eric Giglione
7. Ocie Roy	88,542	94,537		83	12	Robert Smith
8. Michael O'Rourke	71,403	83,511		96	10	Larry Geneser
9. Vance Rountree	70,398	86,172		95	7	Marc Zipper
10. Vlad Basov	68,919	142,683	81.53	77	7	Larry Geneser
11. Doreen Ryan-Foti	64,475	139,310	79.28	77	11	Jatoft-Foti
12. David Ragland	63,838	72,008	77.48	78	7	Matt Blumert
13. John West	61,581	78,008	78.82	83	10	Marc Morton
14. Todd Hollman	60,515	75,682	75.66	82	8	Lisa D'Amico
15. Erik Graham	59,403	136,948	83.92	86	11	David Cohen
16. Lee Conti	58,278	108,303	74.78	85	10	David Cohen
17. Jeffrey Dinocento	57,782	95,900	76.69	76	9	Eric Giglione
18. Steven Lee	57,651	75,672	82.22	85	6	Rick Altig
19. Scott Sonnenberg	54,665	68,949		96	7	Larry Geneser
20. Gay Deitch	49,563	56,189	76.08	81	5	Dennis Ishler

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.



Larry Geneser

Category I	FEBRUARY PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota
Larry Geneser	\$248,781	\$96,000	259	\$345,202	77	76.43	\$507,430	\$192,000	264	\$670,615
Eric Giglione	152,753	108,000	141	258,043	77	75.41	286,777	204,000	141	494,860
Rick Altig	324,448	336,000	97	712,702	76	75.59	542,996	672,000	81	1,267,137
David Cohen	87,147	108,000	81	139,498	100	NEW	87,147	108,000	81	139,498



Category II	FEBRUARY PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota
Zeidner-Cowan	\$52,180	\$60,000	87	\$82,535	78	81.08	\$117,762	\$120,000	98	\$197,526
Hancock-Boles	59,168	72,000	82	94,414	78	75.66	91,705	144,000	63	169,358



Bill Jennings

Category III	FEBRUARY PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota
Bill Jennings	\$90,205	\$48,000	188	\$106,846	81	75.59	\$141,315	\$96,000	147	\$167,282
Dennis Ishler	40,868	48,000	85	55,477	79	77.21	86,607	96,000	90	108,892

*Only the leading SGAs with 100 percent or better in monthly Percent of Quota will have their picture displayed on this page.



Steve Friedlander

Category IV	FEBRUARY PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota
Steve Friedlander	\$72,671	\$36,000	202	\$104,484	90	73.89	\$108,013	\$72,000	150	\$152,980
Joseph Manone	58,221	36,000	162	110,651	82	76.80	109,927	72,000	153	219,008
Lisa D'Amico	52,836	36,000	147	88,062	80	74.09	69,133	72,000	96	122,510
Robert Smith	48,275	36,000	134	52,124	78	75.82	86,969	72,000	121	92,600



Chris Lafond

Category V	FEBRUARY PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota
Chris Lafond	\$26,123	\$24,000	109	\$35,655	80	81.90	\$52,140	\$48,000	109	\$74,420
Guy Rouelle	25,051	24,000	104	31,595	84	73.78	35,093	48,000	73	52,732

NEW STATE GENERAL AGENTS



Dan Zeoli

Dan has been promoted to SGA in Connecticut and Massachusetts. Dan was formerly a Master General Agent out of Meriden, Connecticut. He has been with AIL since March 1997.

Congratulations Dan!



Rob Colley

Rob has been promoted to SGA in Louisiana. Rob was formerly a Master General Agent out of Metairie, Louisiana. He has been with AIL since November 1995.

Congratulations Rob!

*Only the leading SGAs with 100 percent or better in monthly Percent of Quota will have their picture displayed on this page.



from the desk of
Denise Bowyer
National Public Relations
Director

A Master Storyteller

Recently, I hosted a Canadian PR Leadership Retreat in Halifax, Nova Scotia. Nova Scotia is a province of eastern Canada, and consists of a mainland peninsula surrounded by many small islands. Because of its location, Nova Scotia has, for many years, relied on the sea to provide a way of life, which includes the traditions of oral history and folklore. Maritimers are known for their seafaring tales, and a day doesn't go by that the people who inhabit this small piece of Canada don't exchange a story or two.

There is a lot to be said for folklore and storytelling, and during the Leadership Retreat I learned just how useful it can be. Oral history and anecdotes allow us to ponder where legitimacy ends and imagination begins. However, the thread that separates fact from fiction may be decided by the character of the storyteller. This too, is true with selling life insurance. Often times, it is the character of the individual that separates making a sale from not making a sale. And no one person knows this better than Darrell Dorey.

Darrell is a master storyteller. He has an ability to captivate an audience, and sway them with the power of his voice. He possesses the unique talent to transcend time and place by putting his listener into the moment he has created. Darrell needs no embellishment in relaying the truth of the American Income experience. His passion is what sets him apart, and his spoken word is ensured by reliable action.

As a master storyteller, Darrell holds the distinction of signing and servicing over 300 local unions in a 12-month period. He has shared his story with more local union leaders than anyone in the history of American Income Life. And he insists his sharing is a privilege and a moral obligation. Darrell truly believes in the story he tells, and he treats each local union leader with the care of an author ready to write his latest masterpiece.

I want to thank Darrell for sharing his story with us in Nova Scotia. But mainly, I want to thank him for teaching us that ACTION is the key to separating myth and fable from fact and certainty. Darrell has shown us that it is action that makes our story and AIL that makes us believable!

Denise Bowyer

"What the imagination
seizes as beauty must
be truth."

— John Keats

Qualifiers

RONA SPANO	\$683
CHARLES HILL	\$683
BRENDA DISOMMA	\$683
SHARON SWINFORD	\$650
ANTHONY GENTILI	\$650
ROBERT DAILEY	\$650
DARRELL DOREY	\$525
ROBIN DENHAM	\$525
RICHARD CASE	\$525
PATTI MORGAN	\$500
JOSEPH WARD	\$500
THOMAS WALL	\$500
PATTI MORGAN	\$500
KIMBERLY GRISSOM	\$500
VIVIAN DWYER	\$500
ROBIN ANDRADE	\$500
IRENE RURYCZ	\$420
LAURIE ONASCH	\$420
BERNARD WENDEKIER	\$315
WENDI ROSE	\$315
JAMIE SURACE	\$300
NANCY RISING	\$263
RICHARD MESHULAM	\$263
CHERYL COOK	\$263
DAVID BLAISDELL	\$263
KENNETH ALTIZER	\$263
KENT LEVINE	\$250
SUSAN FULDAUER	\$250
JOHN WILKINSON	\$210
SANDRA JOHNSON	\$210
FRANCES YENNIE	\$200
LEO VANDENBUSSCHE	\$200
SHERRY KUPER	\$200
SANDRA DAVIDSON	\$200

PR BONUS

- JANUARY
- FEBRUARY
- MARCH
- APRIL
- MAY
- JUNE
- JULY
- AUGUST
- SEPTEMBER
- OCTOBER
- NOVEMBER
- DECEMBER



Total \$13,679

PR Manager



Charles Hill
Walnut Creek, CA

Category A:



Charles Hill
Walnut Creek, CA



Brenda DiSomma
Edison, NJ

Category B:



Cynthia Blumert
Gaithersburg, MD



Kimberly Grissom
Ridgeland, MS

Category C:



Patti Morgan
Irving, TX



Darrell Dorey
Riverview, NB

All Time PR Card Production Record

Month: 18,960 cards **Anthony Gentili**

February Production

PR Manager	No. Cards	SGA
1. Charles Hill	10,407	Jatoff-Foti
2. Debbie Enstedt	5,515	Rick Altig
3. Cynthia Blumert	5,186	Matt Blumert

Category A	No. Cards	SGA
1. Charles Hill	9,610	Jatoff-Foti
2. Brenda DiSomma	3,214	Eric Giglione
3. Martha Black	3,141	Zeidner-Cowan
4. Robert S. Dailey	2,506	Eric Giglione
5. Anthony Gentili	2,472	Joshua Chalom

Category B	No. Cards	SGA
1. Cynthia Blumert	3,280	Matt Blumert
2. Kimberly Grissom	1,931	Justin Jones
3. Laurie Onasch	1,397	Joe Manone
4. Sheila Spencer	1,346	Tyrone Conard
5. Erin McKee	1,078	Jack Kirschling

All Time PR Group Production Record

Month: 61 groups **Patti Morgan**

Category C	No. Groups	SGA
1. Patti Morgan	22	William Devine
2. Darrell Dorey	17	Ramin Kouladji
3. Vivian Dwyer	16	Billy Faulkner
4. Joseph Ward	15	Larry Geneser
5. Frances Yennie	14	Larry Geneser

All Time PR Card Production Record

YTD: 61,879 cards **Denise Bowyer**

YTD Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	14,564	Rick Altig
2. Charles Hill	11,589	Jatoff-Foti
3. Cynthia Blumert	6,247	Matt Blumert

Category A	No. Cards	SGA
1. Charles Hill	10,286	Jatoff-Foti
2. Brenda DiSomma	4,630	Eric Giglione
3. Rona Spano	4,176	Scott Smith
4. Bernard Wendekier	3,669	Rick Altig
5. Robin Denham	3,666	Larry Geneser

Category B	No. Cards	SGA
1. Cynthia Blumert	4,282	Matt Blumert
2. Laurie Onasch	2,692	Joe Manone
3. Robert Cox	2,631	Mike Jones
4. Sandra Johnson	2,007	Gary Bleier
5. Kimberly Grissom	1,961	Justin Jones

All Time PR Card Production Record

YTD: 320 groups **Darrell Dorey**

Category C	No. Groups	SGA
1. Patti Morgan	49	William Devine
2. Darrell Dorey	29	Ramin Kouladji
3. Vivian Dwyer	26	Billy Faulkner
4. Richard Case	25	Surace-Suarce
5. Frances Yennie	24	Larry Geneser

Category A = Categories one and two. Category B = Categories three, four and five. Category C = Top number of contracts signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the *Spotlight* are as follows: *Must have two PR Representatives coded and meet all production requirements.*

Feeling Lucky?



Meet me at the **Palace**



American Income Life Convention
June 27-30, 2002